



02/18/00

Patent  
Attorney's Docket No. 032668-006

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

UTILITY PATENT  
APPLICATION TRANSMITTAL LETTERjc511 U.S. PTO  
09/506830  
02/18/00  

Box PATENT APPLICATION  
Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Enclosed for filing is the utility patent application of (1) Daniel I. FLITCROFT and (2) Graham O'Donnell for CREDIT CARD SYSTEM AND METHOD.

Also enclosed are:

- 16 sheet(s) of [ ] formal  informal drawing(s);
- [ ] a claim for foreign priority under 35 U.S.C. §§ 119 and/or 365 is [ ] hereby made to \_\_\_\_\_ filed in \_\_\_\_\_ on \_\_\_\_\_;  
[ ] in the declaration;
- [ ] a certified copy of the priority document;
- [ ] a General Authorization for Petitions for Extensions of Time and Payment of Fees;
- [ ] \_\_\_\_\_ statement(s) claiming small entity status;
- [ ] an Assignment document;
- [ ] an Information Disclosure Statement; and
- [ ] Other: \_\_\_\_\_
- An [ ] executed  unexecuted declaration of the inventor(s)  
[X] also is enclosed [ ] will follow.
- [ ] Please amend the specification by inserting before the first line the sentence --This application claims priority under 35 U.S.C. §§119 and/or 365 to \_\_\_\_\_ filed in \_\_\_\_\_ on \_\_\_\_\_; the entire content of which is hereby incorporated by reference.--
- [ ] A bibliographic data entry sheet is enclosed.



21839

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## Utility Patent Application Transmittal Letter

Attorney's Docket No. 032668-006

Page 2

The filing fee has been calculated as follows [X] and in accordance with the enclosed preliminary amendment:

<b>C L A I M S</b>					
	<b>NO. OF CLAIMS</b>		<b>EXTRA CLAIMS</b>	<b>RATE</b>	<b>FEE</b>
Basic Application Fee					\$690.00 (101)
Total Claims	21	MINUS 20 =	1	x \$18.00 (103)	\$ 18.00
Independent Claims	4	MINUS 3 =	1	x \$78.00 (102)	\$ 78.00
If multiple dependent claims are presented, add \$260.00 (104)					0
Total Application Fee					\$786.00
If verified Statement claiming small entity status is enclosed, subtract 50% of Total Application Fee					0
Add Assignment Recording Fee of if Assignment document is enclosed					
<b>TOTAL APPLICATION FEE DUE</b>					<b>\$786.00</b>

- This application is being filed without a filing fee. Issuance of a Notice to File Missing Parts of Application is respectfully requested.
- A check in the amount of \$ 786.00 is enclosed for the fee due.
- Charge \$ \_\_\_\_\_ to Deposit Account No. 02-4800 for the fee due.
- The Commissioner is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

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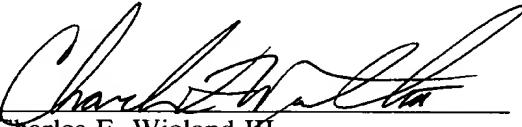
Page 3

Please address all correspondence concerning the present application to:

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Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

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Date: February 18, 2000

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